CLAIM AMENDMENTS:

The following listing of claims will replace all prior versions, and listings, of claims in the application:

1. (Currently Amended) A method comprising:

~~sending~~ determining a device type, by [[to]] a network element, of [[from]] a consumer's user device;

~~receiving~~ creating, ~~at the user device,~~ a line-by-line user interface by [[from]] the network element, the line-by-line user interface including a transaction with multiple user-selectable links to multiple destinations for multiple question types per line item, wherein the line-by-line interface is based at least partially on the determined device type;

~~presenting~~ sending the line-by-line user interface to the consumer's user device, the line-by-line user interface enabling a [[user]] consumer to review and selectively [[to]] question individual line items in [[a]] the transaction via the line-by-line user interface;

receiving a [[user]] consumer's input of a user-selectable link [[input]] questioning at least one of the individual line items of the transaction; and

~~sending~~ routing data based on the consumer's input ~~user input~~, by [[to]] the network element, ~~for routing~~ to a destination associated with the user-selectable link ~~based on an input type of the user input~~.

2. (Previously Presented) The method of claim 1, further comprising:

processing an extensible Markup Language (XML) representation of each of the individual line items to create the line-by-line user interface, wherein the XML representation includes tags within which the multiple user-selectable links per line item are defined.

3. (Previously Presented) The method of claim 2, wherein the XML representation corresponding to a particular line item identifies a corresponding database from which data associated with the particular line item can be verified.

4. (Currently Amended) The method of claim 1, wherein for a line item, the multiple user-selectable links comprise a first link to question the line item, a second link to dispute the line item, and a third link to ~~correct~~ accept the line item.

5. (Cancelled).

6. (Currently Amended) The method of claim 1, wherein the consumer's user device comprises a mobile communications device.

7. (Cancelled).

8. (Previously Presented) The method of claim 1, wherein the line-by-line user interface is presented by an interactive voice response unit.

9. (Cancelled).

10. (Previously Presented) The method of claim 1, wherein the multiple user-selectable links comprise a first link that facilitates communication with a human to address a first question type, and a second link that facilitates machine-to-machine communication to address a second question type without requiring human intervention.

11. (Currently Amended) The method of claim 1, wherein the line-by-line user interface is integrated with a workflow or business process management tool to enable modifying routing of [[user]] consumer requests.

12. (Currently amended) A system comprising:

a multi-modal user interface creator configured ~~user device adapted~~ to ~~present~~ create a line-by-line user interface ~~to provide~~ having multiple user-selectable links to multiple destinations for multiple question types per line item of a transaction based at least partially on a determined device type of a consumer's user device, [[to]] the line-by-line user interface to enable a [[user]] consumer to review and selectively question individual line items in [[a]] the transaction ~~via the line-by-line user interface~~, to send ~~receive~~ a [[user]] consumer's input questioning at least one of the individual line items, and to [[send]] facilitate routing of data to a destination ~~based on the user input to a network element for routing to a destination~~ based on an input type of the [[user]] consumer's input.

13. (Currently Amended) The system of claim 12, wherein the consumer's user device is adapted to communicate with [[a]] the multi-modal user interface creator, the multi-modal user interface creator adapted to process an extensible Markup Language (XML) representation of each of the individual line items to create the line-by-line user interface, wherein the XML representation includes tags within which the multiple user-selectable links per line item are defined.

14. (Previously Presented) The system of claim 13, wherein the XML representation corresponding to a particular line item identifies a corresponding database from which data associated with the particular line item can be verified.

15. (Currently Amended) The system of claim 12, wherein for a line item, the multiple user-selectable links comprise a first link to question the line item, a second link to dispute the line item, and a third link to ~~correct~~ accept the line item.

16. (Cancelled).

17. (Previously Presented) The system of claim 12, wherein for a line item, the multiple user-selectable links comprise a first link to question an amount of a product or a service associated with the line item and a second link to question a billing rate associated with the line item.

18. (Cancelled).

19. (Cancelled).

20. (Currently Amended) The system of claim 12, wherein the consumer's user device is adapted to present an online form for a line item, the online form to receive ~~user-entered~~ consumer-entered text to direct to a ~~user-selected~~ selected one of the multiple user-selectable links.

21. (Previously Presented) The system of claim 12, wherein the multiple user-selectable links comprise a first link that facilitates communication with a human to address a first question type, and a second link that facilitates machine-to-machine communication to address a second question type without requiring human intervention.

22. (Currently Amended) The system of claim 12, wherein the line-by-line user interface is integrated with a workflow or business process management tool to enable a maintainer to edit, amend and extend a process of routing [[user]] consumer requests.

23. (Currently Amended) A computer-readable medium, comprising:

operational instructions, that when executed by a processor, cause the processor to determine a device type of a [[user]] consumer's device capable of presenting a line-by-line user interface to provide multiple user-selectable links to multiple destinations for multiple question types per line item of a transaction;

operational instructions, that when executed by the processor, cause the processor to create the line-by-line user interface based at least partially on the determined device type;

operational instructions, that when executed by the processor, cause the processor to send the line-by-line user interface to the [[user]] consumer's device for review and selective questioning of individual line items in the transaction;

operational instructions, that when executed by the processor, cause the processor to receive ~~from the user device a user input~~ a consumer's input of a user-selectable link questioning at least one of the individual line items; and

operational instructions, that when executed by the processor, cause the processor to route data based on the consumer's ~~user~~ input to a destination ~~based on an input type of the user input~~ associated with the user-selectable link.

24. (Previously Presented) The computer-readable medium of claim 23, further comprising operational instructions, that when executed by the processor, cause the processor to process an extensible Markup Language (XML) representation of each of the individual line items to create the line-by-line user interface, wherein the XML representation includes tags within which the multiple user-selectable links per line item are defined.

25. (Previously Presented) The computer-readable medium of claim 24, wherein the XML representation corresponding to a particular line item identifies a corresponding database from which data associated with the particular line item can be verified.

26. (Currently Amended) The computer-readable medium of claim 23, wherein for a line item, the multiple user-selectable links comprise a first link to question the line item, a second link to dispute the line item, and a third link to ~~correct~~ accept the line item.

27. (Cancelled).

28. (Previously Presented) The computer-readable medium of claim 23, wherein for a line item, the multiple user-selectable links comprise a first link to question an amount of a product or a service associated with the line item and a second link to question a billing rate associated with the line item.

29. (Cancelled).

30. (Previously Presented) The computer-readable medium of claim 23, wherein the multiple user-selectable links comprise a plurality of electronic mail addresses.

31. (Currently Amended) The computer-readable medium of claim 23, further comprising operational instructions, that when executed by the processor, cause the processor to provide, for a line item, an online form to receive ~~user-entered~~ consumer-entered text that is directed to a ~~user-selected~~ selected one of the multiple user-selectable links.

32. (Previously Presented) The computer-readable medium of claim 23, wherein the multiple user-selectable links comprise a first link that facilitates communication with a human to address a first question type, and a second link that facilitates machine-to-machine communication to address a second question type without requiring human intervention.

33. (Currently Amended) The computer-readable medium of claim 23, wherein the line-by-line user interface is integrated with a workflow or business process management tool to enable a maintainer to edit, amend and extend a process of routing [[user]] consumer requests.